

## THE SALT LAKE HERALD

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## LIFE INSURANCE.

LIFE INSURANCE to the amount of fifty billions of dollars is carried in the United States. The total is one that is beyond human comprehension. There is not, of course, anything like that amount of money in the United States. Nevertheless, the policy holders are paying a fair amount of interest on it. The actual sum of gold and silver and currency in the United States is less than \$2,500,000,000. These are the figures that are being used by those who favor government supervision, if not government control, of the life insurance business.

The heads of two great insurance companies, the Mutual and the Prudential, have already spoken in favor of government supervision. They say they would welcome it as a sane and laudable measure. This, not because life insurance policies are not safe. Any of the first class companies is practically as sure to pay the full face of a policy on proper proof of liability as the government is to take up a bond issue.

Every state has laws regulating life insurance, but these laws are not in all cases sufficient. A vast torrent of money flows annually into the treasuries of the companies. It must find channels for investment and it must find safe channels. An idea of the flood of money may be gained from a story told in a recent issue of The World's Work. It was said that a seller of bonds met a man who looks after investments for one of the old line companies.

The bond man complained because the investor had not taken some of his bonds. "Oh, well," said the investor, "you feel that way about it just send me around a million and a half of them." The World's Work writer did not vouch for the correctness of the story. He only said that, while it may not have happened, it might have happened, because life insurance companies think nothing of investing such large amounts in single transactions if the security is first class.

Some writers and thinkers have argued that the life insurance companies will eventually own the earth if they maintain their present rate of progress. The matter is properly a subject for governmental inquiry.

## NEW PREVENTIVE MEASURE.

THE LAKE SHORE RAILROAD, one of the first in the country to discourage the use of intoxicants among its employees, has struck another blow at the "personal liberties" of its men. A rule recently promulgated announces that any employee who catches his pay check in a saloon renders himself by that act liable to discharge. The company has found that many of the men have been in the habit of cashing their checks at saloons.

The natural thing for a man who is cashing a pay check in a saloon to do is to purchase at least one drink. More often than not he purchases more than one. He probably takes a friend or two into the saloon with him. The bartender or the proprietor is his friend and he, too, is invited to have a drink. The net result is that the man is lucky if he gets out of the saloon without spending more than a dollar. Sometimes he stays there until he is intoxicated.

It is to remove this temptation that the Lake Shore has issued its orders. It cannot, of course, make prohibitionists out of its employees, but it can remove temptation a little farther from them. The step is one in the right direction. The old idea was that railroad men should not be permitted to drink while on duty. A rule to this effect has been in force on practically all the railroads of the country for many years. It was established after several disastrous wrecks had been caused by drunkenness on the part of one or more members of train crews.

Now the roads have discovered that men who drink while on duty incapacitate themselves for that clear-headed work which is a requisite to successful operation of passenger and freight trains. It is a perfectly obvious fact that a man cannot drink all night and then be in shape to take out a train in the morning. A man cannot drink even moderately and be in as good condition, speaking generally, as a man who does not drink at all.

Railroad men as a rule, it is pleasant to be able to say, are sober, industrious workers. The average of temperance among them is perhaps higher than the average in any other field of endeavor. But they must be kept up to this average, and the Lake Shore is doing its part towards it.

## CRITICISING THE JAPS.

SOME OF OUR NEWSPAPER friends are quite busily criticising the strategy of the Japanese generals. Drawing room fighters are telling how much more successfully they could have conducted the war for the mikado

than the mikado's own men are conducting it. They say that the Japanese campaign was bunglingly formulated and more bunglingly carried out, that opportunities without number have been overlooked, that men have been needlessly sacrificed and that the progress has been inexcusably slow.

Most of these criticisms have come from correspondents who were excluded from the Japanese firing line, the brown generals having become firmly imbued with the idea that they could do their own fighting. Aside from this fact, a further important fact stands out very prominently. The progress of the campaign has been entirely satisfactory to the Japanese government. No Japanese generals have been court-martialed for cowardice or incompetence, none has been recalled or superseded. On the contrary, the Japanese government has stood behind its soldiers and sailors from the beginning of the war until today, giving them every encouragement possible.

What have the Japanese done? For one thing they have driven the Russians out of Korea. That they did in the beginning in order to prevent any possibility of trouble in that quarter. Next they forced the Russian army back from the Manchurian coast to a point far in the interior, and it is admitted that they will capture Port Arthur, the only ice-free port in Manchuria, within a brief period. While the Japanese armies were doing this, the Japanese navy was sweeping the sea clear of Russian ships.

All of these are accomplished facts, or practically so. To us it seems that the array is fairly formidable for one campaign. Results, not theories, count in the great game of war. It is quite probable that no campaign was ever fought that could not have been improved on by somebody unfamiliar with the smell of exploding gunpowder. Things look very different when one is on the field. A campaign that looks plausible to a board of strategy is often entirely impossible of execution because the other fellow doesn't do exactly as he was expected to.

Besides, experience is still a great teacher. We can always see where we made mistakes after we have made them, but in most cases the fellow who points out the mistakes would have done very much worse under the same circumstances.

## PRESIDENT HILL'S VIEW.

PRESIDENT JAMES J. HILL of the Northern Securities company takes a very gloomy view of the president's proposition that the interstate commerce commission should be given the authority to fix just and reasonable railroad rates and to enforce the installation of those rates. Mr. Hill rushes to the conclusion that the wage-earners on the railroads will be very deeply injured, for he foresees the immediate necessity of reducing their pay if the suggestion of the president is carried into effect by legal enactment. Mr. Hill's solicitude for railway employees is altogether commendable. It is rare that a magnate of his standing deigns to trouble himself about the welfare of the workers. But why should the soul of Mr. Hill be troubled. He himself says the existing schedules of freight rates are not unreasonable. They are already as low, he declares, as they can possibly be. To reduce them further, in his judgment, would be to practically drive the railroads into the hands of receivers. If this is true the reinforced interstate commerce commission should hold no terrors for Mr. Hill.

His power to change and lower railroad rates is to be limited distinctly and specifically to cases in which the existing rates are unfair and unreasonable. A railroad that is not charging excessive rates, that is not discriminating unjustly between one city and another, has nothing to fear from a law giving the commission power to arbitrarily fix freight rates. Of course, if Mr. Hill's lines are making exorbitant charges, if they are discriminating unjustly, if they are granting rebates to heavy shippers, then, from his standpoint, he has cause for alarm.

Another remarkable feature of Mr. Hill's statement is contained in his assertion that the interstate commerce commission already has the power to fix rates, that is, to adjust them. If this is true Mr. Hill is entitled to great credit for the discovery. If this is true, the circuit court of the United States and the supreme court of the United States are in error. Both of them have denied the commission, under the present law, the right to interfere with freight schedules. We have the greatest respect for the railroad man, but in a matter of this kind we prefer to accept the opinions of the courts.

Whether Senator Smoot is unsatisfied or not, The Herald's prophecy that his election would bring almost irretrievable injury upon Utah has been abundantly fulfilled. The great trouble is that Smoot and his followers are not compelled to occupy alone the bed they have made. Thousands of innocent people are suffering also.

## To the Reporter.

(New York Sun.)  
No rhyme immortal has been written to them—the chips that choose for us  
And polish with their ready wit.  
The best of all the news for us.

Through rain or shine, through heat or cold,  
They're always on the jump for us,  
And be they young or be they old,  
They're all too glad to jump for us.

A murder case or suicide,  
They jot the details down for us;  
The debutante or blushing bride—  
They photograph her gowns for us.

The battle's roar brings naught of fear,  
They photograph the sound for us;  
And our victories far and near,  
They make the praise resound to us.

They criticize the latest play,  
In paragraphs unique for us,  
And if, perchance, our footstep stray,  
They help the "force" to seek for us.

They tell the poor man's sad, sad tale,  
In words that quite appeal to us;  
And should we pass the social pale,  
Our secrets they reveal to us.

They fill the papers night and day  
With automobile speed for us;  
They tell us what the rich folks say  
And chronicle each deed for us.

They double lead strange tales of graft  
In politics all queer to us;  
And sometimes stigmatize our craft  
With comments that adhere to us.

To see a column safely earned  
They'll jump in any way for us;  
But where a story's not concerned,  
They do not care a cuss for us.

## Magazines For January

THE CENTURY—A valuable chapter in the history of evolution is contributed to the January Century by Henry Fairfield Osborn, D. Sc., Professor of Zoology in Columbia University, and Curator in the American Museum of Natural History, dealing with Ichthyosaurus. Almost simultaneous discoveries in America, in Central Wyoming and Europe, illustrating with remarkable clearness the evolution of fishes, influenced Mr. Osborn to write of a period in natural history which he finds of singular fascination. The illustrations, it is said, will be of special interest.

LESLIE'S—A new detective story, by Anna Katherine Green, which opens with a bell, a murder, and a lost diamond, begins in Leslie's Monthly Magazine for January, and from these first chapters it looks as if Mrs. Green's latest story was her best. An article on Grand Opera in America by Heinrich Conried, director of the Metropolitan Opera House, tells of some of the trials of an impresario in this country and an essay on "Does it Pay to Be a Teacher?" gives an excellent idea of the work, opportunities and rewards of that most important career. The last of the articles on the Theatrical Syndicate is a summing up of the conditions and prospects of the theatrical business and an account of some of the results of Syndicate methods.

THE SMART SET—The contents of the January Smart Set is the first indication of the excellence which is to mark the magazine for 1905. The Smart Set was long since conceded the title of "the magazine of cleverness," and its plans for the coming year already embrace a list of new contributors whose names stand for the very best in the fiction and verse of the day. With George Barr McCutcheon, Francis Aymar Matthews, William R. Lighton, Emory Pottle, Rupert Hughes, Edward Boltwood and Herbert D. Ward standing out from among twenty-seven other names, most of which are widely known, and especially familiar to Smart Set readers, the January number promises well for the coming year.

THE POPULAR—Among the host of good things which appear in the 1st pages of the January Popular Magazine, the new serial story, "Ayeshia," stands out a little more prominently, perhaps, than the rest. This is by H. Rider Haggard, and is a companion story to his most famous novel of adventure, "She." The publication of this story denotes great enterprise and liberality on the part of the publishers, and should go a long way toward putting The Popular Magazine among the top-notchers in point of circulation. In addition to the foregoing there are a complete novel, four serials, and nine exceptionally good short stories. The cover design is by Hamilton King.

AINSLIE'S—This magazine begins the new year with a table of contents for the January number infinitely superior to that of a year ago. The novelette is continued as the leading feature of the magazine. It is "A Belated Harvest," by Marie Van Vorst, whose book, "The Woman Who Tolls," written in collaboration with her sister-in-law, Mrs. John Van Vorst, drew out President Roosevelt's famous letter on race suicide. "A Belated Harvest" is a story of very strong dramatic interest, and is wonderfully well told. B. M. Bower has a delightfully lifelike story of western ranch life, called "The Shepherd." A strong character study, yet entirely free from the reproach of being too psychological, is "Renaissance," by Margaret Spalding Gerry, and it is intensely interesting. "The Master Hand" is a short story by Kilbourne Corlies, containing a very dramatic situation, the climax being reached in a thoroughly artistic manner. Holman F. Day has a characteristic story in "The Waiting of Palermo's Jacob." It is one of the best of Mr. Day's recent short stories, and has a wonderfully gripping bit of human pathos.

THE DELINEATOR—With a most attractive cover and a varied list of contents, including the latest news of the fashions and literary and domestic features of the greatest interest, the Delineator for January is an altogether excellent number. The regular fashion display is supplemented by a strikingly illustrated article on "The Stage as a School of Costume," showing the close relations that exist between the theatre and the world of style. Herbert D. Ward and Sumner MacMann contribute stories of rare charm, and under the pseudonym "Marie Columbia," a very clever writer describes the "smart set" in Washington society. "Jesus, Lover of My Soul" is the first paper in a series, by Allan Sutcliffe, giving the history and romance of the famous hymns of the world, and in the "Composers' Series" the love story of Mendelssohn and Cecile is related by Gustav Kobbe. For children there is a wealth of interesting matter, the names of L. Frank Baum and Grace MacGowan Cooke being prominent among the contributors. Among the domestic topics, in addition to the regular features, is the first paper of "The Making of a Housewife," by Isabel Gordon Curtis. A new department, "Good Looks," supplements a series of papers along similar lines that appeared during the past year.

PEARSON'S—This magazine for January presents a remarkable collection of interesting special articles and clever short stories, numbering in all eighteen. The leading article is "The Conquest of the North Pole," a narrative, handsomely illustrated and describing in a popular way the dangers, the difficulties and the magnitude of that most recent marvel of engineering, the New York subway. "Skin Sculpture, the Modern Taxidermy," and "A Seventy-Five Thousand Pound Meteorite" are articles that will please those of a scientific turn of mind. "The Life Story of a Wild Boar" and "Pneumonia, the Unsolved Problem," are articles that will appeal to those interested respectively in industry, in animals and in problems of health; while "Scoring the Beat" is a stirring, striking article consisting of adventure of those daring, resourceful fellows, the New York newspaper reporters. Still other special articles are Kate V. Saint Maur's serial, "The Self-Supporting Home," and Robert Sloss' interview with Julia Marlowe.

HARPER'S—Among the really splendid articles of this splendid magazine none perhaps will create more interest than the one by Mr. Shackleton, dealing with the superstitious of New York. The foremost city of America is, oddly enough, the most superstitious. Robert Shackleton has gathered in New York a remarkable assortment of actual charms, spells, black art, all sorts of wizardry practised here at this time, and he embodies them in an entertaining article on "Superstitions of a Cosmopolitan City." In Harper's Magazine for January, "There are Wise Women who are called in to doctor the sick in east side tenements, there is a Wall street broker 'who must have his right cheek shaved first, and the initial stroke must be upward,' Mr. Shackleton also refers to a New York janitor, known over the civilized world, who 'holds active superstitions in regard to cats.' Superstitions, while they abound among the foreigners, are not, it seems, confined to that element.

## Pointed Paragraphs.

(Chicago News.)  
Prosperity helps some men to forget their friends.  
Indifference is a pump for drawing secrets from women.  
When love feeds on beauty alone it soon turns up its toes.

Few men are wise enough to render one little word sufficient.  
Blissful ignorance is often succeeded by knowledge at blisters.

Some men are troubled with taxes and others are taxed with troubles.  
When it comes to lying about suits some tailors can discount some lawyers.

A woman's intellect is seldom up to the standard of her conversational ability.  
Occasionally we see a man who looks as if he had tried to preserve his dignity in alcohol.

When you visit a three-ball merchant it's two to one that the best you'll get is the worst of it.  
The demise of the oldest inhabitant can usually be attributed to the fact that he was born too many years ago.

Of course, no girl really wants to marry; she only yields to some poor man's solicitations to help make his life miserable because he feels sorry for him.

## A Good Resolve.

(Life.)  
The pessimist—What is the use of struggling? We are all destined to meet our Waterloo some day.  
The optimist—When I meet my Waterloo my name is going to be Wellington.

## KEITH-O'BRIEN CO.



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BEGINS

## TUESDAY MORNING

It is our regular semi-annual, pre-inventory clearing, and ends a phenomenally successful season. No house has ever shown a more complete stock of footwear than we have supplied to our patrons this season. The rapid growth of our shoe department proves that we have caught the public fancy, and our efforts to conduct a first-class shoe department have been appreciated. We have no facilities for carrying over stock from season to season—each season must take care of itself—so for this sale we will offer our

# Entire Shoe Stock At Record Prices

Never before has so genuine an opportunity been afforded to purchase high-grade shoes at decidedly low prices. Not an aggregation of old styles or broken sizes bought for the occasion, but your pick of the most carefully selected shoe stock in the West.

<p><b>\$3.50</b></p> <p>Buys any \$5.00, \$6.00 or \$7.00 shoe in our immense stock. No lines reserved. All sizes.</p>	<p><b>\$2.65</b></p> <p>Buys any \$4.00 or \$3.50 shoe in our stock. All new lines included.</p>	<p><b>\$1.65</b></p> <p>Buys any \$2.50 shoe in our stock.</p>	<p><b>80c</b></p> <p>Your choice of a great collection of shoes for children. Up to \$2.00 values.</p>
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# Money Refunded on Any Unsatisfactory Purchase.

**"A Word to the Wise."**

Don't commence holiday baking without

**HUSLER'S FLOUR**

THAT NEVER FAILS.

**Satisfaction.**  
(Kansas City Journal.)  
Congressman Wintersmith of Kentucky is droll and imperturbable. He and Mrs. Wintersmith were walking on Pennsylvania avenue, Washington, one afternoon, when a dandy little Frenchman, who was directly in front of them, slipped and fell. The tumble was a ludicrous one and Mrs. Wintersmith laughed heartily. The little Frenchman picked himself up daintily and with a flourish handed the congressman a card. "Dick" looked at it thoughtfully and asked:  
"What's this for?"  
"Your ladyde, stare," snorted the dandy; "she laughed at me. I demand re satisfaction."  
Mr. Wintersmith handed back the card, saying:  
"The lady is no blood relation of mine. Tell you what you do. You hunt up her brother and kill him. Good day."

**Doubted Their Eligibility.**  
"Grump fired that pretty typewriter of his because the desk clerks flirted with her; he advertised for another and specified that she must be plain."  
"Well?"  
"He didn't get a single answer."  
—Goth—  
(Washington Evening Star.)  
"Didn't you go to sleep during the classical programme?" asked Mrs. Camrox, severely.  
"No," answered her husband. "No such luck."

It's a poor man, indeed, who doesn't carry a Leyson watch. Phone 65 for the correct time.

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